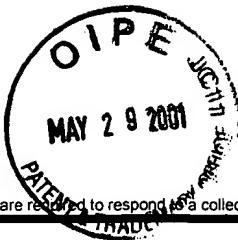


PTO/SB/01A (10-00)



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DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

As the below named inventor(s), I/we declare that:

This declaration is directed to:

- The attached application, entitled APPARATUS, METHODS AND ARTICLES OF MANUFACTURE FOR CONSTRUCTING AND EXECUTING COMPUTERIZED TRANSACTION PROCESSES AND PROGRAMS, or
- Application No. 09/773,139, filed on January 31, 2001,
- as amended on _____ if applicable.

I/we believe that I/we am/are the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought;

I/we have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;

I/we acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me/us to be material to patentability as defined in 37 CFR 1.56, including material information which became available between the filing date of the prior application and the National or PCT International filing date of the continuation-in-part application, if applicable; and

All statements made herein of my/our knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 USC 1001, and may jeopardize the validity of the application or any patent issuing thereon.

FULL NAME OF INVENTOR(S)

Inventor one: **HERNAN G. OTERO**

Signature

Citizenship: **Argentina**

Date 4/16/2001

Inventor two: **STEVEN B. HORN**

Signature _____

Citizenship: **US**

Date _____

Inventor three: **JOHN TUMILTY**

Signature _____

Citizenship: **US**

Date _____

Inventor four: _____

Signature _____

Citizenship _____

Date _____

Additional inventors are being named on _____ additional form(s) attached hereto.



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FULL NAME OF INVENTOR(S)

Inventor one: **HERNAN G. OTERO**

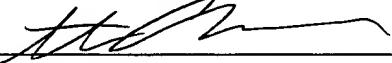
Citizenship: **Argentina**

Signature _____

Date _____

Inventor two: **STEVEN B. HORN**

Citizenship: **US**

Signature 

Date 4/4/01

Inventor three: **JOHN TUMILTY**

Citizenship: **US**

Signature _____

Date _____

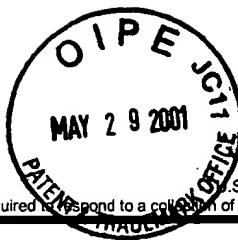
Inventor four: _____

Citizenship _____

Signature _____

Date _____

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FULL NAME OF INVENTOR(S)

Inventor one: HERNAN G. OTERO

Citizenship: Argentina

Signature _____

Date _____

Inventor two: STEVEN B. HORN

Citizenship: US

Signature _____

Date _____

BRITISH

Inventor three: JOHN TUMILTY

Citizenship: US

Signature _____

Date 4/5/61

Inventor four: _____

Citizenship _____

Signature _____

Date _____

Additional inventors are being named on _____ additional form(s) attached hereto.